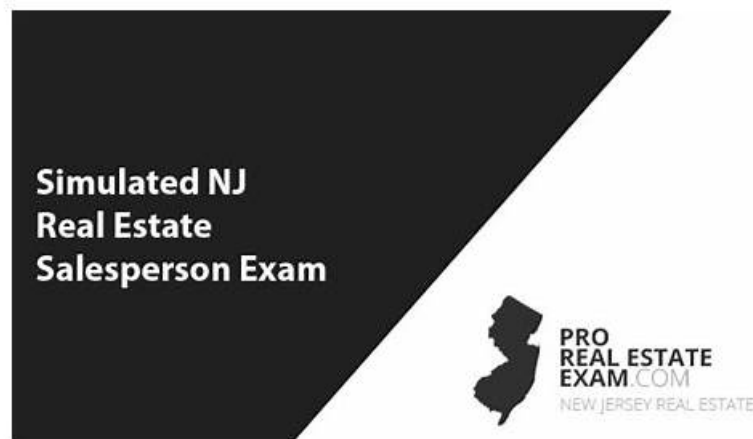


# 2026 Real Estate Authoritative New-Jersey-Real-Estate-Salesperson Exams Training



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## Get Use Real Estate New-Jersey-Real-Estate-Salesperson PDF Questions [2026]

There is no denying the fact that everyone in the world wants to find a better job to improve the quality of life. Generally speaking, these jobs are offered only by some well-known companies. In order to enter these famous companies, we must try our best to get some certificates as proof of our ability such as the New-Jersey-Real-Estate-Salesperson Certification. Nowadays, the New-Jersey-Real-Estate-Salesperson certification has been one of the criteria for many companies to recruit employees. And in order to obtain the New-Jersey-Real-Estate-Salesperson certification, taking the New-Jersey-Real-Estate-Salesperson exam becomes essential.

## Real Estate New Jersey Real Estate Salesperson Exam Sample Questions (Q25-Q30):

### NEW QUESTION # 25

A purchase money note need NOT contain the:

- A. principal amount of the loan.
- B. loan-to-value ratio.
- C. rate of interest.
- D. time and method of payment.

**Answer: B**

Explanation:

A promissory note (purchase money note) is the borrower's written promise to repay a loan. It must include:

The principal amount of the loan.

The interest rate.

The time and method of repayment.

The loan-to-value ratio (LTV) is a lender's underwriting guideline but is not a required element of the promissory note.

Correct answer = C.

Reference: NJ Real Estate Salesperson Study Guide, Chapter on Financing Instruments (Promissory Notes & Mortgages)

### NEW QUESTION # 26

Under the New Jersey Real Estate Sales Full Disclosure Act, the Act does NOT apply to a development project:

- A. extending over a 5 year period only.
- **B. where the purchaser's total financial obligation is less than \$5,000.**
- C. already approved by the Department of Commerce.
- D. consisting of 10 units.

**Answer: B**

Explanation:

The NJ Real Estate Sales Full Disclosure Act (RESFDA) regulates sales or leases of subdivided land and certain developments to protect consumers.

Exemptions exist for small-scale projects or when the total financial obligation to the purchaser is less than \$5,000.

Developments with 100+ lots typically require registration and a Public Offering Statement.

Thus, the Act does not apply where the financial obligation is under \$5,000.

Reference: NJ Real Estate Sales Full Disclosure Act, N.J.S.A. 45:15-16.27; NJ Real Estate Salesperson Study Guide, Chapter on Land Sales.

### NEW QUESTION # 27

A prospective buyer calls a licensed New Jersey salesperson to inquire about a property listed with that salesperson's brokerage.

During the first substantive discussion about the property's price and terms, the salesperson must

- A. provide the CIS at closing when all agency relationships are finalized.
- B. wait until the buyer is ready to make an offer before presenting the CIS.
- C. only provide the CIS if the buyer asks for agency representation.
- **D. immediately provide the Consumer Information Statement (CIS).**

**Answer: D**

Explanation:

Under New Jersey Real Estate Commission (NJREC) Regulations, licensed brokers and salespersons are required to provide the Consumer Information Statement (CIS) to clients and customers at the first substantive discussion about the price, terms, or motivation regarding a specific property.

The purpose of the CIS is to disclose to the consumer the various types of business relationships available in New Jersey (seller's agent, buyer's agent, disclosed dual agent, and transaction broker) and to clarify how the licensee intends to work with them.

Important rules from N.J.A.C. 11:5-6.9:

\* The CIS must be given before any confidential information is disclosed or before an offer is written, whichever occurs first.

\* A "first substantive contact" means when a buyer or seller begins discussing financial or personal motivation about the transaction.

\* Failing to provide the CIS at the proper time is considered a violation of agency disclosure requirements and can subject the licensee to disciplinary action by NJREC.

Therefore, the correct answer is A, because the CIS must be provided immediately at the first substantive discussion.

Reference: New Jersey Real Estate Commission, Rules and Regulations, N.J.A.C. 11:5-6.9 (Agency Disclosure / Consumer Information Statement); New Jersey Real Estate Salesperson Pre-Licensure Course Study Guide, Chapter on Agency and Business Relationships.

### NEW QUESTION # 28

A salesperson is convicted of a crime which involved activities as a real estate licensee. The Commission obtains a certified copy of the judgment of conviction against the salesperson. According to the New Jersey Real Estate License Law, the Commission MUST:

- A. notify the salesperson's employing broker of the circumstances pertaining to the conviction
- B. suspend the salesperson's license
- C. revoke the salesperson's license
- **D. determine, at its discretion, what disciplinary action to take against the salesperson**

**Answer: D**

Explanation:

Under N.J.S.A. 45:15-17, the New Jersey Real Estate Commission (NJREC) has discretionary authority to determine appropriate disciplinary action when a licensee is convicted of a crime related to their licensed activities.

The Commission may choose to suspend, revoke, or otherwise discipline the licensee depending on circumstances.

It is not automatic that the license must be revoked or suspended; the Commission evaluates the case.

Correct answer = C.

Reference: NJ Real Estate Licensing Law, N.J.S.A. 45:15-17; NJ Real Estate Salesperson Study Guide, Chapter on Disciplinary Actions.

### NEW QUESTION # 29

Rents on a duplex total \$600 monthly and are due the first of each month. If the sale of the duplex closes on the 15th of a month, the rental income will be reflected on the closing statement as a

- **A. debit to the seller of \$300 and a credit to the buyer of \$300.**
- B. credit to the seller of \$300 and a debit to the buyer of \$300.
- C. credit of \$600 to the seller only.
- D. credit of \$600 to the buyer only.

**Answer: A**

Explanation:

In closing statements and prorations (Finance/Closing section of the NJ Real Estate Salesperson Pre-Licensure Study Guide), prepaid rents must be adjusted as of the closing date. Rent for the entire month (\$600) was paid in advance to the seller on the 1st. On closing day (15th), the seller has received payment for the entire month, but the buyer is entitled to the income from the 15th through the end of the month. Half the rent (\$300) must be credited to the buyer and debited to the seller.

(Reference: NJ Real Estate Salesperson Pre-Licensure Course Study Guide, Real Estate Finance-Prorations.)

### NEW QUESTION # 30

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